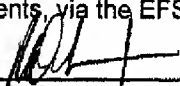


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on February 11, 2008.

  
Robert D. Summers, Jr., Reg. No. 57,844

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: McGiffin et al.

Application No.: 10/783,841

Filed: February 20, 2004

For: ACCOUNT LEVEL PARTICIPATION  
FOR UNDERWRITING  
COMPONENTS

Attorney Docket No: 10022/444

Examiner: Swartz, Jamie H.

Art Unit: 3694

Confirmation No. 7513

**THIRD SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT**

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following references:

**U.S. AND FOREIGN REFERENCES**

Patent/ Publication No.	Date of Issue/Publication	Patentee/Applicant/Country
US 2003/0172039	09/11/2003	Guy et al.
US 2002/0198743 A1	12/26/2002	Ariathurai et al.
US 6,460,028	10/01/2002	Penoyer
US 5,659,723	08/19/1997	Dimitrios et al.
US 5,446,885	08/29/1995	Moore et al.

**OTHER ART**

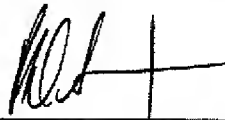
United States Patent and Trademark Office Action dated November 1, 2007 for copending U.S. Application Serial No. 10/783,478.

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of cited reference D6, which is required under 37 C.F.R. §1.98(a)(2). As the listed references are in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above references and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that the enclosed references, or other information referred to therein, constitute "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated a processing fee in the amount of \$180.00 to be due under 37 C.F.R. §1.17(p) in connection with the filing of this Information Disclosure Statement. Applicants hereby authorize the Director to charge payment of any additional fees to Deposit Account 23-1925, as indicated in the Transmittal accompanying this Information Disclosure Statement.

Respectfully submitted,



Robert D. Summers, Jr. (Reg. No. 57,844)

February 11, 2008  
Date